

PUNITIVE DAMAGES - FOLLOWING FORM ENDORSEMENT

It is agreed that this policy covers punitive or exemplary damages only to the extent that such coverage is available to the insured under a policy listed in the Schedule of Underlying Insurance Policies. When coverage is afforded under this policy, the reference under Limits of Liability to "all damages" includes punitive or exemplary damages; provided, however, that such damages are included with compensatory damages in the limits expressed in the Declarations and are not to be construed in any event as additional amounts of insurance.

26265 (3-86)

EXCLUSION OF PERSONAL INJURY TO INSUREDS FOLLOWING FORM

We do not cover personal injury to you or a relative. We will cover such injury to the extent that insurance is provided by an underlying policy listed in Schedule A.

26331 (9-91)

POLLUTION LIABILITY (Following Form)

This policy does not apply to:

- a. personal injury or property damage arising out of the actual, alleged or threatened discharge, dispersal, release, escape, seepage or migration of pollutants; or
- b. any loss, cost or expense arising out of any:
 - 1) request, demand or order that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants; or
 - 2) claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of pollutants;

except to the extent that coverage is provided:

- a. by a policy described in SCHEDULE A (Underlying Insurance Requirements) on the Declarations;
- b. at the stated Limits of Underlying Insurance; and
- c. subject to the Maintenance of Underlying Insurance Condition.

Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, liquids, gases and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

All other policy terms and conditions apply.